



## 恒生信用卡特選客戶額外簽賬獎賞

由2024年5月1日至6月30日，憑推廣短訊列明之恒生信用卡成功登記<sup>1</sup>及於每階段累積指定類別合資格簽賬達個人目標簽賬額<sup>2</sup>，可賺取**額外高達\$200 +FUN DOLLARS**！



**網上購物**



**本地零售簽賬**



**外幣簽賬**

階段	額外獎賞 恒生信用卡 <sup>3</sup>
2024年5月1日至5月31日	<b>\$100 +FUN DOLLARS</b>
2024年6月1日至6月30日	<b>\$100 +FUN DOLLARS</b>

**立即登記，賺盡獎賞！**

**hangseng.com/spend6**

註：

- 獎賞只計算由登記日起至優惠期完結日內以已登記之合資格信用卡完成之合資格交易。
- 特選客戶於每階段憑指定合資格信用卡累積合資格網上/本地零售/外幣簽賬達個人目標簽賬額(請參閱短訊所列)，於整個優惠期內最多可享額外\$200 +FUN Dollars。
- 每位特選客戶憑其名下每張合資格信用卡主卡每階段內最多可享額外\$100 +FUN Dollars。

借定唔借？還得到先好借！

「恒生信用卡額外簽賬獎賞」（「本推廣」）之條款及細則：

- 本推廣之推廣期為2024年5月1日至6月30日，包括首尾兩天（「推廣期」）。推廣期共分為兩個階段，階段1為2024年5月1日至5月31日；階段2為2024年6月1日至6月30日。
- 本推廣只適用於收到有關推廣短訊之特選恒生信用卡主卡客戶（「特選客戶」），以恒生銀行有限公司（「恒生」）之紀錄為準。
- 特選客戶必須於推廣期內，以有關推廣短訊列明之恒生信用卡主卡（「合資格信用卡」）**成功登記及簽賬**，並於每階段憑合資格信用卡累積合資格網上/本地零售/外幣簽賬（「合資格簽賬」）達個人目標簽賬額（請參閱短訊所列）方可享額外\$100 +FUN Dollars獎賞。每張合資格信用卡於整個優惠期內最多可獲額外\$200 +FUN Dollars。
- 合資格外幣簽賬交易包括憑合資格信用卡於海外進行之外幣簽賬並不包括動態貨幣轉換之交易。
- 合資格網上購物交易包括憑合資格信用卡於網上以港幣或外幣付款之簽賬，外幣付款之簽賬金額以簽賬貨幣之金額折算為港幣並已誌賬於信用卡月結單上的港幣金額為準。
- 合資格簽賬並不包括透過恒生e-Banking網上繳費（包括但不限於繳交水費、電費、保險費、其他銀行及信用卡賬項等）、交稅、電話/傳真訂購（包括繳費及購物）、購買禮券、分期付款、結餘轉戶、分拆簽賬、「八達通自動增值」款項（包括透過電子錢包或任何其他途徑增值Smart Octopus）、購買及/或充值儲值卡或透過電子錢包的簽賬交易、於金融機構/非金融機構購買產品/服務的交易（包括但不限於外匯、滙票、旅行支票、存款及過數/轉賬及Plus500、IG.com等交易平台之簽賬）、兌換籌碼、自動轉賬、現金透支、現金透支手續費、信用卡年費、卡類手續費、財務費用、逾期費用及常行付款授權指示之交易、或任何以大學/大專聯營信用卡所作之學費/考試費用/書店簽賬，有關簽賬定義詳情請瀏覽有關恒生銀行網頁。任何被發現為虛假或最後被取消/退回之交易，皆為不合資格之交易及不適用於本推廣及不會獲取額外回贈。
- 所有合資格簽賬須於推廣期內完成及於2024年7月15日或之前已誌賬於有關信用卡戶口內。
- 特選客戶必須於優惠期內為合資格信用卡經網上登記網頁成功登記1次，方可享有本推廣優惠。完成登記後，特選客戶將獲發1個登記參考編號並以此為準。如特選客戶重複登記，將以其首次之成功登記為準。**獎賞只計算由登記日起至優惠期完結日內以已登記之合資格信用卡完成之合資格交易。**
- 恒生將根據VISA國際組織、Mastercard Asia/Pacific (Hong Kong) Limited、銀聯國際或個別商戶之收單銀行的商戶編號或交易類別釐定及全權酌情決定合資格零售簽賬及界定合資格商戶編號。客戶於進行簽賬交易前，恒生恕不負責澄清該項交易可否獲享額外 +FUN Dollars。恒生保留合資格簽賬的最終決定權。
- 合資格簽賬及獎賞以簽賬淨值計算，簽賬淨值為恒生信用卡之最後簽賬金額，如使用折扣優惠或+FUN Dollars / Merchant Dollars (如適用) 均不會計算入簽賬淨值。+FUN Dollars回贈將以整數為單位。
- 在任何情況下，所獲得之+FUN Dollars 將不得轉讓或兌換現金。額外之+FUN Dollars將以每單合資格交易之金額獨立計算。+FUN Dollars將以整數為單位，不足\$1 +FUN Dollar則不獲計算及獎賞。
- 所有客戶所獲得之+FUN Dollars必須經恒生核對其有關之交易紀錄，方可作實。如有任何爭議，將以恒生之紀錄為準。
- 客戶所獲得之額外+FUN Dollars將於2024年9月份內存入合資格客戶之信用卡戶口。該戶口於有關+FUN Dollars存入時必須仍然有效及信用狀況良好。客戶屆時可登入恒生個人e-Banking（如適用）或致電24小時恒生信用卡推廣熱線2998 6899查詢有關獎賞詳情。恒生保留隨時更改獎賞形式之權利。如有任何爭議，恒生保留最終決定權。
- 客戶必須保留每項已誌賬之簽賬存根正本，恒生保留要求客戶出示簽賬存根正本以作核實之權利，已遞交給恒生的簽賬存根將不獲發還。
- 使用+FUN Dollars須受恒生信用卡會員獎賞計劃條款及細則約束，詳情請致電24小時恒生信用卡推廣熱線2998 6899。
- 恒生保留隨時更改或轉換+FUN Dollars為同等價值/金額/兌換率之獎賞（包括但不限於積分或現金回贈）予合資格客戶之權利，毋須另行通知。
- 除另有訂明外，此優惠不可與其他+FUN Dollars 優惠同時享用。
- 恒生對合資格交易有絕對酌情權及最終決定權，並且不時作出修訂，而不作另行通知。
- 恒生保留隨時暫停、更改或終止以上各優惠及不時修改各項優惠之條款及細則之權利，毋須另行通知。如有任何爭議，恒生保留最終決定權。
- 除客戶及恒生(包括其繼承人及受讓人)以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
- 本條款及細則受現行監管規定約束。
- 本條款及細則之中英文文本如有任何歧異，概以英文本為準。



# 恒生銀行 HANG SENG BANK



## Hang Seng Credit Card Selected Customers Extra Spending Rewards

From 1 May to 30 June 2024, you can earn **extra up to \$200 +FUN DOLLARS** with designated Hang Seng Credit Card as stipulated in the promotional SMS upon successful registration<sup>1</sup> and accumulating Eligible Transaction to individual spending target<sup>2</sup> on designated spending categories below in each phase.



**Online Spending**



**Local Retail Spending**



**Foreign Currencies Spending**

Phase	Extra Rewards
	Hang Seng Credit Cards <sup>3</sup>
1 May to 31 May 2024	<b>\$100 +FUN DOLLARS</b>
1 June to 30 June 2024	<b>\$100 +FUN DOLLARS</b>

**Register now and earn the rewards!**

**hangseng.com/spend6**

### Remarks:

- Only Eligible Transactions made by the registered Eligible Credit Card from the registration date to the end of the Promotion Period will be counted for the rewards.
- Selected Customers can earn extra up to \$200 +FUN Dollars upon accumulating eligible Online / Local Retail / Foreign Currencies to individual spending target (as stipulated in promotional SMS) with designated Eligible Credit Card during the entire promotion period.
- Each Selected Customer is entitled to a maximum of extra \$100 +FUN Dollars with principal Eligible Credit Card(s) in each phase.

**To borrow or not to borrow? Borrow only if you can repay!**

### Terms and Conditions of "Hang Seng Credit Card Extra Spending Reward" (the "Promotion"):

- The promotion period of the Promotion is from 1 May to 30 June 2024, both dates inclusive ("Promotion Period"). The Promotion is divided into 2 phases. Phase 1 is from 1 May to 31 May 2024; Phase 2 is from 1 June to 30 June 2024.
- The Promotion is only applicable to the selected cardholders of principal Hang Seng credit card ("Selected Customers") who received the designated promotional SMS, subject to the record of Hang Seng Bank Limited ("Hang Seng").
- During the Promotion Period, Selected Customers can enjoy extra \$100 +FUN Dollars reward with designated Hang Seng credit card as stipulated in the related promotional SMS ("Eligible Credit Card") **upon successful registration and accumulation** of eligible Online / Local Retail / Foreign Currencies Spending ("Eligible Transactions") to individual spending target (as stipulated in promotional SMS) in each phase. Each Eligible Credit Card is entitled to a maximum of \$200 +FUN Dollars during the whole Promotion Period.
- Eligible Foreign Currencies Spending Transaction include overseas retail spending in foreign currencies made with Eligible Credit Card, excluding dynamic currency conversion transaction.
- Eligible Online Spending Transaction includes any online spending transactions in local or foreign currencies with Eligible Credit Card. For foreign currencies transactions, the transaction amount will be based on the transaction currency transaction amount converted to Hong Kong Dollars and posted in the credit card statement.
- Eligible Transactions exclude any online bill payments via Hang Seng e-Banking (including but not limited to water bills, electricity bills, insurance premiums, payment to other banks and credit cards, etc.) and tax payments, phone / fax orders (including bill payments and purchases), cash coupon purchase, instalment payments, balance transfers, split transactions, "Octopus Automatic Add-Value Service" auto top-up amounts (including but not limited to reloading of Smart Octopus via e-wallets or other channels), purchase and / or reload of stored value cards or e-wallets or transactions via e-wallets, purchase of products / services at financial / non-financial institutions (including but not limited to, foreign currency, money orders, travellers' cheques, deposits and money transfers and Trading Platform spending in Plus500, IG.com etc.), casino chip purchases, autopays, cash advance transactions, handling fees of cash advance / annual fees / handling fees / finance charges, late charges of credit cards and any transactions under recurring payment instructions or Transactions of Tuition Fee Payment / Examination Fee Payment / Bookstores made with University / College Affinity Credit Card, please refer to related Hang Seng Bank website for relevant spending definition and details. All transactions that are found to be fraudulent or eventually cancelled / returned will be considered as ineligible transactions and are not applicable to this promotion and extra rebate will not be rewarded.
- All Eligible Transactions must be completed within the relevant Promotion Period and posted to the relevant credit card accounts on or before 15 July 2024 respectively.
- To enjoy the Promotion offers, Selected Customers must successfully register the Eligible Credit Card(s) once via online registration web page during the Promotion Period. Upon completion of registration, Selected Customers will receive a reference number, which shall be final and conclusive. If a Selected Customer registers repeatedly, only the first registration is valid. **Only Eligible Transactions made by the registered Eligible Credit Card from the registration date to the end of the Promotion Period will be counted for the rewards.**
- Eligible Retail Transactions and eligible merchant codes shall be classified according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International or determined by the respective merchant's acquiring bank, and at the sole and absolute discretion of Hang Seng. Hang Seng has no obligation to clarify which transactions are eligible for the +FUN Dollars rewards before the Customers conduct the transactions. The decision on the Eligible Transaction definition of Hang Seng shall be final.
- The Eligible Transactions and the rewards are based on the net spending amount, which means the final amount charged to the Hang Seng Credit Card, and the use of any discount offers and +FUN Dollars / Merchant Dollars (if applicable) will not be taken into account. The +FUN Dollars reward will be rounded down to the nearest dollar.
- All rewarded +FUN Dollars cannot be transferred or converted into cash under any circumstances. Extra +FUN Dollars will be calculated based on the amount of each individual Eligible Transaction. The +FUN Dollars rewarded will be rounded down to the nearest dollar. The +FUN Dollars less than \$1 +FUN Dollar will not be rewarded.
- Hang Seng will determine the eligibility of the customers for all +FUN Dollars to be rewarded based on the transactions records held by Hang Seng. In case of any disputes, Hang Seng's records shall be final and conclusive.
- The extra +FUN Dollars will be credited into the Eligible Credit Card accounts respectively in September 2024. Such credit card accounts should remain valid and in good standing when the relevant +FUN Dollars are credited. Customers can log in to Hang Seng Personal e-Banking (if applicable) or call 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899 to check the reward details. Hang Seng reserves the right to amend the type of rewards thereof from time to time. In case of any disputes, the decision of Hang Seng shall be final.
- Customers must keep the original sales slips of all posted transactions. Hang Seng reserves the right to request customers to provide the relevant original sales slips for verification. All sales slips submitted to Hang Seng will not be returned.
- Use of +FUN Dollars is subject to the terms and conditions of Hang Seng Credit Card Membership Rewards Programme. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- Hang Seng reserves the right to vary or convert +FUN Dollars to other forms of rewards (including but not limited to points or cash rebates) equivalent to the same values/ amounts/ earning ratio of the +FUN Dollars to eligible customers from time to time without prior notice.
- Unless otherwise specified, the rewards under this Promotion cannot be used in conjunction with other +FUN Dollars promotions' rewards.
- The eligible transactions shall be determined at the sole and absolute discretion of Hang Seng and may be varied from time to time without further notice.
- Hang Seng reserves the right to suspend, revise or terminate the Promotion at any time and to amend the terms and conditions of the promotion from time to time without prior notice. In case of any disputes, the decision of Hang Seng shall be final.
- No person other than the customer and Hang Seng (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- These Terms and Conditions are subject to prevailing regulatory requirements.
- The English version of these terms and conditions shall prevail whenever there is any discrepancy between the English and Chinese versions.